

Information to identify the case:

Debtor 1	Alan H Turner II	Social Security number or ITIN	xxx-xx-9439
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Stephanie L Turner	Social Security number or ITIN	xxx-xx-6163
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Northern District of New York	Date case filed for chapter	7 11/16/21
Case number:	21-30855-5-wak		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alan H Turner II	Stephanie L Turner
2. All other names used in the last 8 years		
3. Address	114 Judge Smith Drive Marion, AR 72364	114 Judge Smith Drive Marion, AR 72364
4. Debtor's attorney Name and address	Peter C. Schaefer 313 E. Willow St., Suite 105 Syracuse, NY 13203-1905 Contact phone (315) 478-0525 Email: schapc@gmail.com	Peter C. Schaefer (See Attorney address to left)
5. Bankruptcy trustee Name and address	William J. Leberman--Trustee One Lincoln Center 110 W. Fayette Street Suite 720 Syracuse, NY 13202	Contact phone (315)478-1334 Email: wleberman@lebermanlaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	James M. Hanley Federal Building 100 South Clinton Street, Room 315 P.O. Box 7008 Syracuse, NY 13261-7008 Court Website: www.nynb.uscourts.gov	Office Hours: <u>9:00 A.M. to 4:00 P.M.</u> Contact phone (315) 295-1600 Issued Date: 11/16/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 17, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <i>Bring picture I.D. and proof of social security number.</i>	Location: Telephonic Meeting due to COVID-19. Check the Docket for Telephonic Instructions, or contact the Trustee listed in Section 5.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/15/22 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors Deadline for Financial Management: Deadline to file Cert. of Completion of Post-Filing Personal Financial Management Course (Official Form B423) <i>Debtor must complete course to receive discharge.</i> Filing deadline: 2/15/22	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Alan H Turner, II
Stephanie L Turner
Debtors

Case No. 21-30855-wak
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-5
Date Rcvd: Nov 16, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alan H Turner, II, Stephanie L Turner, 114 Judge Smith Drive, Marion, AR 72364-2212
smg	United States Attorney, NDNY, P.O. Box 7198, Syracuse, NY 13261-7198
909348278	+ First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
909348279	GreenFill Storage Depot, 701 Highway 77, West Memphis, AR
909348281	+ Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
909348282	+ Navient/earnest Operat, P.o. Box 9655, Wilkes Barre, PA 18773-9655
909348283	+ Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: schapc@gmail.com	Nov 16 2021 19:45:00	Peter C. Schaefer, 313 E. Willow St., Suite 105, Syracuse, NY 13203-1905
tr	EDI: BWJLEBERMAN	Nov 17 2021 00:48:00	William J. Leberman-Trustee, One Lincoln Center, 110 W. Fayette Street, Suite 720, Syracuse, NY 13202
ust	+ Email/Text: ustpreion02.ut.ecf@usdoj.gov	Nov 16 2021 19:45:00	U.S. Trustee, U.S. Trustee Office, 10 Broad Street., Room 105, Utica, NY 13501-1258
909348277	+ Email/PDF: creditonebknofications@resurgent.com	Nov 16 2021 19:52:43	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
909348280	EDI: IRS.COM	Nov 17 2021 00:48:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
909348276	EDI: JPMORGANCHASE	Nov 17 2021 00:48:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
909348284	Email/Text: bknotice@upgrade.com	Nov 16 2021 19:45:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
909348275		Best Egg

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0206-5

User: admin

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Date Rcvd: Nov 16, 2021

Form ID: 309A

Total Noticed: 14

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2021

Signature: /s/Joseph Speetjens